



General Assembly

**Substitute Bill No. 73**

January Session, 2009

\* SB00073HED\_\_031809\_\_ \*

**AN ACT CONCERNING THE SOLICITATION OF CREDIT CARDS TO COLLEGE STUDENTS AND THE MANAGEMENT OF STUDENT CREDIT CARD DEBT.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective July 1, 2009*) On or before January 1, 2010,  
2 the Board of Governors of Higher Education shall adopt policies  
3 regulating the marketing practices of credit card issuers on the  
4 campuses of public institutions of higher education. Such policies shall  
5 (1) require credit card issuers to register with the public institution of  
6 higher education before conducting any marketing activities on the  
7 campus of such institution; (2) require such registered issuers to  
8 conduct debt education seminars for all incoming students on the  
9 campuses of such public institutions during the orientation period; (3)  
10 prohibit credit card issuers from soliciting undergraduate students  
11 during the orientation and class registration periods or at  
12 intercollegiate athletic events; (4) require credit card issuers that  
13 engage in marketing practices at public institutions of higher  
14 education to distribute debt education materials along with any  
15 marketing materials; (5) prohibit public institutions of higher  
16 education and alumni associations and foundations of such  
17 institutions of higher education from selling identifying information of  
18 a student or graduate to credit card issuers; (6) prohibit employees of  
19 such public institutions from marketing credit cards to students; (7)

20 restrict the time and place in which credit card marketing may occur;  
21 and (8) prohibit the use of gifts and incentives in such marketing.

22 Sec. 2. (NEW) (*Effective July 1, 2009*) (a) No credit card issuer shall  
23 take any debt collection action, including, but not limited to, telephone  
24 calls or demand letters, against the parent or legal guardian of a  
25 student to whom a credit card has been issued, unless the parent or  
26 legal guardian has agreed in writing to be liable for the debts of the  
27 student pursuant to the terms of the credit card agreement.

28 (b) For the purposes of this section, "student" means a person who is  
29 under twenty-one years of age and enrolled in an institution of higher  
30 education on a full or part-time basis.

31 Sec. 3. Section 10-16b of the general statutes is repealed and the  
32 following is substituted in lieu thereof (*Effective October 1, 2009*):

33 (a) In the public schools the program of instruction offered shall  
34 include at least the following subject matter, as taught by legally  
35 qualified teachers, the arts; career education; consumer and personal  
36 finance management education; health and safety, including, but not  
37 limited to, human growth and development, nutrition, first aid,  
38 disease prevention, community and consumer health, physical, mental  
39 and emotional health, including youth suicide prevention, substance  
40 abuse prevention, safety, which may include the dangers of gang  
41 membership, and accident prevention; language arts, including  
42 reading, writing, grammar, speaking and spelling; mathematics;  
43 physical education; science; social studies, including, but not limited  
44 to, citizenship, economics, geography, government and history; and in  
45 addition, on at least the secondary level, one or more foreign  
46 languages and vocational education. For purposes of this subsection,  
47 [language arts] (1) "language arts" may include American sign  
48 language or signed English, provided such subject matter is taught by  
49 a qualified instructor under the supervision of a teacher who holds a  
50 certificate issued by the State Board of Education; [. For purposes of  
51 this subsection, the "arts"] (2) the "arts" means any form of visual or

52 performing arts, which may include, but not be limited to, dance,  
 53 music, art and theatre; and (3) "consumer and personal finance  
 54 management education" means instruction on topics including, but not  
 55 limited to, using credit wisely, banking, expenses, income and the  
 56 stock market.

57 (b) If a local or regional board of education requires its pupils to  
 58 take a course in a foreign language, the parent or guardian of a pupil  
 59 identified as deaf or hearing impaired may request in writing that such  
 60 pupil be exempted from such requirement and, if such a request is  
 61 made, such pupil shall be exempt from such requirement.

62 (c) Each local and regional board of education shall on September 1,  
 63 1982, and annually thereafter at such time and in such manner as the  
 64 Commissioner of Education shall request, attest to the State Board of  
 65 Education that such local or regional board of education offers at least  
 66 the program of instruction required pursuant to this section, and that  
 67 such program of instruction is planned, ongoing and systematic.

68 (d) The State Board of Education shall make available curriculum  
 69 materials and such other materials as may assist local and regional  
 70 boards of education in developing instructional programs pursuant to  
 71 this section. The State Board of Education, within available  
 72 appropriations and utilizing available resource materials, shall assist  
 73 and encourage local and regional boards of education to include: (1)  
 74 Holocaust education and awareness; (2) the historical events  
 75 surrounding the Great Famine in Ireland; (3) African-American  
 76 history; (4) Puerto Rican history; (5) Native American history; [(6)  
 77 personal financial management; and (7)] and (6) topics approved by  
 78 the state board upon the request of local or regional boards of  
 79 education as part of the program of instruction offered pursuant to  
 80 subsection (a) of this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	July 1, 2009	New section

Sec. 2	<i>July 1, 2009</i>	New section
Sec. 3	<i>October 1, 2009</i>	10-16b

***Statement of Legislative Commissioners:***

In sections 1 and 2 "credit card issuer" and "issuers" were substituted for "credit card company" and "companies" for conformity with the terminology used in other provisions of the general statutes.

***HED***      *Joint Favorable Subst.*